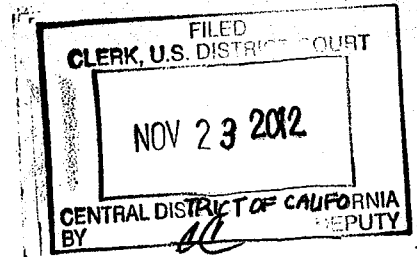


1 Name: Aasim SHAH
 2 Address: P.O. Box 561293
 3 Los Angeles, CA 90056
 4 Phone: 310 712-5449

5 Plaintiff In Pro Per



7 UNITED STATES DISTRICT COURT
 8 CENTRAL DISTRICT OF CALIFORNIA

10 Aasim SHAH
 11 PLAINTIFF,

Case No.: CV 12-05566-SJO (JCH)
 (To be supplied by the Clerk)

COMPLAINT FOR:

12 vs.
 13 CAPITAL ONE BANK (USA) NA
 14 CAPITAL ONE SERVICES, INC.
 15 CAP ONE
 16 CAPITAL ONE SERVICES, LLC
 17
 18 DEFENDANT(S).

FCRA (FAIR CREDIT
Reporting Act
2nd Amended Complaint

Jury Trial Demanded: ☒ Yes ☐ No

20 I. JURISDICTION

22 1. This Court has jurisdiction under 15 U.S.C. § 1681(p)(b)

II. VENUE

2. Venue is proper pursuant to 28 U.S.C. § 1391 (b) Where
the acts and transactions giving rise to Plaintiff's
action occurred in the district and/or where defendant
transact business in this district

III. PARTIES

3. Plaintiff's name is Aasim Shah. Plaintiff resides
at: P.O. Box 561293 Los Angeles, CA 90056
is a consumer

4. Defendant (s) is a furnisher of information
within the meaning 15 U.S.C. § 1681a(b) doing
the business of collecting debts in California

5. Defendant CAPITAL ONE BANK (USA) N.A. address:
P.O. Box 30281 SALT LAKE CITY, UT 84130

1 6. Defendant CAPITAL ONE SERVICES, LLC address:

Insert ¶ #

3 P.O. Box 5253 Carol Stream, IL 60197

8. 7. Defendant CAP ONE address: P.O. Box 85520

Insert ¶ #

10 Richmond, VA 23285

Defendant

Insert ¶ #

Defendant

Insert ¶ #

IV. STATEMENT OF FACTS

8. Comes Now the Plaintiff, Asim Shah
 Insert ¶ #
 Respectfully Submits his response according to Court orders
 against Defendants Capital One Bank (USA) N.A. et al. Second
 Amended Complaint. Defendant(s) regularly engaged as
 furnishers of Consumers Transunion, Experian,
 Equifax Credit File.
 Experian, Transunion, Equifax is a Credit reporting
 agency within the meaning FCRA 15 U.S.C. § 1681a (f).

9. Consumer Credit report is a Consumer report within
 Insert ¶ #
 the meaning of the FCRA 15 U.S.C. § 1681a (d).
 On March 31st, 2012 Plaintiff sent his first letters to the 3
 Credit bureau agencies (Transunion, Experian, Equifax) disputing
 the Closed Account(s) negatively being reported as of 12/2009
 by Defendant: Capital One Bank (USA) N.A. "Cap One" in
 the amount of \$1,401.⁰⁰ Closed account 12/24/2009

10. On January, 2010 an imposter using Plaintiff
 Insert ¶ #
 name, address and Closed Acct # 517 805 722 748 Submitted
 credit application to Defendant(s) et al. On April 5, 2012
 Plaintiff sent Validation notice (Exa) to two of the several
 Defendants asking Capital One Bank (USA) N.A. et al. to identify
 the Card holder agreement.
 On April 16, 2012 Capital One response letter to Plaintiff
 that they "attribute no finding of any account." or amount.

11. ^{Insert ¶ #} Defendant request to obtain information to update the "any" account violates FCRA 15 U.S.C. § 1681s-2 (b)(c) by after receiving notice pursuant to section 1681i of a dispute with regard to the completeness or accuracy of any information provided by a person to a Consumer reporting agency, failing to direct such Consumer reporting agency(s) to delete inaccurate information about the Plaintiff pertaining to the account.

12. ^{Insert ¶ #} Defendant(s) Now furnishes under the account # 517 805 722 748 an amount \$ 1,973.00 from a charged off / closed account. Defendant(s) has demonstrated no validation no proof of ownership to re-age Plaintiff Consumer profile over a 28 month period. This Defendant(s) violates 15 U.S.C § 1681s-2(b) of the FCRA for violation of investigation duties.

13. ^{Insert ¶ #} Defendant has never had any acct # 466309007699. Never had \$300 Credit Limit under Cop ONE on Plaintiff 3 credit reports. Plaintiff reference all exhibits on record with the court under Case no. CV12-05566-SJO(JC)

V. CAUSES OF ACTION

FIRST CAUSE OF ACTION

((FCRA) FAIR CREDIT Reporting Act)
insert title of cause of action

(As against Defendant(s): CAPITAL ONE Bank (USA) NA
CAPITAL ONE SERVICE, LLC, CAP ONE)

14. Plaintiff re-alleges and incorporates by reference
Insert ¶ #

All of the foregoing Paragraphs Defendant is a furnisher
of information within the meaning of the FCRA
15 U.S.C. § 1681 s-2 (b)(1)(A) .(c) by after receiving notice
pursuant to § 1681i of dispute with regard to the completeness
or accuracy of any information provided by a person

15. to a consumer reporting agency, negligently
Insert ¶ #

failing to conduct an investigation with respect to
the disputed information

16. Defendant(s) willfully violated 15 U.S.C. § 1681 s-2 (b)(c)
Insert ¶ #

by after receiving notice pursuant to Sec. 1681i of a dispute
with regard to the completeness or accuracy of any information
provided by a person to a consumer reporting agency, failing
to direct such consumer reporting agencies to delete inaccurate
information about the plaintiff pertaining to the account.

VI. REQUEST FOR RELIEF

WHEREFORE, the Plaintiff requests:

17. That this Court grants Judgment against Defendants:

Insert ¶ #

CAPITAL ONE BANK (USA) NA., CAPITAL ONE SERVICE, LLC, CAPONE
For first claim for relief ① Actual damages determined by Jury.
② Punitive & Statutory damages 15 U.S.C. § 1681o & 1,000.00
③ Court fees and Cost ④ Any relief as Court sees fit.

Insert ¶ #

Insert ¶ #

Insert ¶ #

Dated: 11/23/2012

Sign: 

Print Name: Asim Shah

DEMAND FOR JURY TRIAL

Plaintiff hereby requests a jury trial on all issues raised in this complaint.

Dated: 11/23/2012

Sign: Aasim Shah

Print Name: AASIM SHAH